

**Information to identify the case:**

Debtor 1	<u>John E. Woodward</u>	Social Security number or ITIN	xxx-xx-9581
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sharon L. Woodward</u>	Social Security number or ITIN	xxx-xx-6091
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-27890-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John E. Woodward

Sharon L. Woodward

5/17/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 John E. Woodward  
 Sharon L. Woodward  
 Debtors

Case No. 18-27890-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db/jdb cr +John E. Woodward, Sharon L. Woodward, 394 Brainards Road, Phillipsburg, NJ 08865-8006  
 +HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 517858259 HSBC Bank USA, National Association Et.Al., Wells Fargo Bank, N.A.,  
 Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 517948098 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 517948099 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 17 2019 23:56:41 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 17 2019 23:56:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 lm EDI: WFFC.COM May 18 2019 03:28:00 Wells Fargo Home Mortgage, POB 14591,  
 Des Moines, IA 50306-3591  
 517743311 +EDI: PRA.COM May 18 2019 03:28:00 Capital One, c/o Portfolio Recovery Assoc.,  
 P.O. Box 12914, Norfolk, VA 23541-0914  
 517874354 +E-mail/Text: bncmail@w-legal.com May 17 2019 23:56:52 Cerastes WTB, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 517743312 +EDI: CHASE.COM May 18 2019 03:28:00 Chase Card Services, Correspondence Dept.,  
 Po Box 15298, Wilmington, DE 19850-5298  
 517743313 +E-mail/Text: electronicbkydocs@nelnet.net May 17 2019 23:56:45 Dept of Ed / 582 / Nelnet,  
 Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 517752794 EDI: DISCOVER.COM May 18 2019 03:28:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517743321 +EDI: DISCOVER.COM May 18 2019 03:28:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517862789 EDI: PRA.COM May 18 2019 03:28:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
 517774593 +E-mail/Text: electronicbkydocs@nelnet.net May 17 2019 23:56:45  
 US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
 Lincoln NE 68508-1911  
 517743322 +EDI: WFFC.COM May 18 2019 03:28:00 Wells Fargo Home Mor, Attn Bankruptcy Dept,  
 P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517743314\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 517743315\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 517743316\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 517743317\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 517743318\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 517743319\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 517743320\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 17

Date Rcvd: May 17, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Craig Scott Keiser on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR  
ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-HE1, ASSET BACKED PASS-THROUGH  
CERTIFICATES. craig.keiser@phelanhallinan.com  
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,  
NJ95@ecfcbis.com,bcrowley@mchfirm.com  
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com  
Kevin Gordon McDonald on behalf of Creditor HSBC Bank USA, National Association, as Trustee  
for ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE1 Asset Backed Pass-Through  
Certificates kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Leonard R Boyer on behalf of Joint Debtor Sharon L. Woodward lrbnjesq@gmail.com,  
mcordova48890@aol.com;r.lr73573@notify.bestcase.com;aocasio768@aol.com  
Leonard R Boyer on behalf of Debtor John E. Woodward lrbnjesq@gmail.com,  
mcordova48890@aol.com;r.lr73573@notify.bestcase.com;aocasio768@aol.com  
Nicholas V. Rogers on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR  
ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-HE1, ASSET BACKED PASS-THROUGH  
CERTIFICATES. nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9